Index to Volume 125

January to December 1992

TOPICAL INDEX

Auditing department
EDITED BY DONALD J. COCKBURN
At home on the range, D.J. Cockburn (May), 38
Issue of attestation, An, D.J. Cockburn (Nov), 36
GAAP vs. AADBA, D.J. Cockburn (Jan), 35
Question of credibility, A, J.P. Wendell (Mar), 53
Servant of three masters, D.J. Cockburn (Sept), 37

Business adviser department
EDITED BY RAY MACK
Accounting for quality, M. Stanleigh (Oct), 40

Business valuation department
EDITED BY STEPHEN COLE
Creature from the green lagoon, I. Blue, P. Meneguzzi and S.R. Cole (Jul), 42
Levelling the playing field, S.H. Halperin (Jan), 37
No agreement, no sale, S.R. Cole (Apr), 51
One step ahead of the law, I. Blue, P. Meneguzzi and S.R. Cole (Sept), 46

Canadian unity
Accounting for Canada, K. Gunning (Apr), 38
Constitutional cocktail, G. Fraser (Apr), 26
Terms of endearment, P.S. Pettigrew (Apr), 32

Competitiveness
Mind over matter, B.A. Brennan (Jun), 20
Who's calling the shots? J.S. McCallum (Jun), 26

Comprehensive auditing department
EDITED BY J-P. BOISCLAIR
Brave new reporting, J. Jackson (Mar), 56
Health care takes a checkup, C. Nordal (Dec), 38

Economic outlook
BY MARCEL CÔTÉ
Back in business, still no respect (Mar), 18
Canadian roulette (May), 14
Fear of forecasting (Oct), 64
Free trade free-for-all (Jun), 12
Grading John Crow (Sept), 14
How does our garden grow? (Dec), 60
Living the good life (Apr), 22
Till debt do us part (Nov), 80
What we can learn from Japan (Aug), 10
World at our doorstep, The (Jul), 13

Editorial
Better by design (Oct), 3
Chink in our armour? A (Nov), 3
Critical decision, A (Apr), 3
Education: On the path to unity (Jul), 3
Franchising: Gold mine or minefield? (Mar), 3
From hangover to harmony (Dec), 3
Look up from the ledger (Feb), 3
Messy housekeeping (Jun), 3
Points of pride (Jan), 3
Preserving public confidence (Aug), 3
We've come a long way (Sept), 3
Value added without size (May), 3

Education department
EDITED BY DANIEL B. THORNTON
Costing the gold watch, T.W. Scott (Sept), 39
Costs and the collective good, T.H. Beechy and B.J. Zimmerman (Nov), 44
Light, liberty and learning, G.J. Murphy (Jan), 43
Practice in a positive light, L.A. Boland and I.M. Gordon (Jul), 37
Strategy of control, The, R.L. Simons (Mar), 44
Three styles of rule, A.J. Richardson and B.J. McConomy (May), 40

Environment
Who pays? B. Banks (Sept), 22

Ethics department
EDITED BY DAVID SELLEY
Accounting with a conscience, R. Anderson (Feb), 62
Required reading, K. Gunning (Nov), 38
Rhetoric and reality, T. Thompson (Aug), 54
Tools for the absence of rules, D. Selley (May), 48

EXPOSURE DRAFTS

Accounting for loans receivable in government financial statements (Sept)
Impaired loans (Nov)
Local government financial statements — Key financial statement indicators (Sept)
Nonprofit organizations (Jan)

Financial management
Business plans you can take to the bank, J. Legault (Nov), 28
ESOPs change the rules, R.M. Wise, L. Racette and P. Phillips (Sept), 28
Intelligent cost-cutting, J.G. Flatt (Nov), 22
Other people's money, G.R. Sharwood (Jul), 30

Information technology
Cheap tricks, R.D. Munro (Aug), 40
Hardware primer, A, I. Rabinovitch (Aug), 36
Hidden treasures, M. Malazdrewicz (Aug), 32
Mouse that roared, The, P. DeLottinville (Aug), 20
Online intelligence, J.A. Carroll (Aug), 26

Information technology department
EDITED BY MICHAEL M. MALAZDREWICZ
CAATs it if you can, R.J.N. Gascoyne (Jun), 38
En route to online filing, M. Malazdrewicz (Oct), 44
Great expectations, M. Malazdrewicz (Dec), 44
So far, so good, D.A. Brown (Apr), 56
Tracking your IT investment, L. Morrison Tullo (Aug), 44
Whose software is it, anyway? D.M. Little (Feb), 59

In practice department
EDITED BY GRANT ROBINSON
Are you listening? L. Ellingson (Nov), 41

Insolvency
Back from the brink, J. Zeidenberg (Feb), 48
Insolvency and the CIA, D. Henfrey (Feb), 26
Legislative legacy, The, G. Morawetz (Feb), 24
Three days in the emergency ward, B. Banks (Feb), 30
Training the trustee, K. Collins (Feb), 27
When the going gets tough, R.M. Harris (Feb), 40

Insolvency department
EDITED BY PETER P. FARKAS
Heroes without a clause, P.P. Farkas (Jun), 41
When the mortgage debtor defaults, N.M. Fera (Dec), 34

International
Beyond Club Med, D. Bell (Oct), 28
East side story, G. Lipman (Jan), 30
Foreign immersion, S. South (Mar), 28

Law department
EDITED BY MINDY PASKELL-MEDE
Hot-potato cleanup, J. Piette (Feb), 56
How many hats can you have? M. Paskell-Mede (Oct), 47
Power to the oppressed, M. Paskell-Mede (Aug), 50
What constitutes reasonable care? D. Duplessis and B. Trenholm (Dec), 41
Who sets the standard? P. Prosterman (Apr), 46
Whose loss is it? M. Paskell-Mede (Jun), 34

Personal financial planning department
EDITED BY ROBERT J. KERR
Let's go to the movies, M. Silver (Jul), 45
Parental guidance, F. and R. Moskowitz (May), 45
Shut up and listen, R.J. Kerr (Jan), 48
Topping up your pension plan, J.A. Matheson (Sept), 49
Use your home to stay at home, P.S. Tyers (Mar), 59

Profiles
Doug Lewis, Celebrity CA, J. Antoniak (Jun), 16
Francis Winspear, Celebrity CA, B. Banks (Sept), 18
Gilles Labbé, Celebrity CA, C. Bellavance (Jul), 16
Laurent Beaudoin, Celebrity CA, C. Bellavance (Nov), 18
Norm Francis, Celebrity CA, B. Banks (Aug), 16
Rhys Eyton, Celebrity CA, J. Antoniak (Mar), 24
Paradis found, C. Bellavance (Oct), 20
Peter Godsoe, Celebrity CA, C. Hilborn (Dec), 16
Rémi Marcoux, Celebrity CA, C. Bellavance (Jan), 20

Retailing
Store wars, J. Amernic (Dec), 20

Studies & standards department
EDITED BY W.W. (BILL) BUCHANAN
Adding value to VFM audits, J. Keenan (Nov), 53
Delivering the goods on opinion shopping, R.R. Johnston (Jul), 48
Demystifying the Emerging Issues Committee, H. Baker (Oct), 55
Dispelling the storybook myth, G.D. Trites and J.P. Roy (Jan), 55
Finding the right match, C. Hunt (May), 51
From committee to board, J.H. Denman (Feb), 66
Loan arrangers, The, M. Jones (Jun), 43
New grip on internal control, A, R.R. Johnston (Apr), 63
Nonprofits get their audit, R. Blanchette and C. Montamat (Dec), 46
Paper jam, D. Sheehy (Aug), 57
Segmented picture, A, J.M. Boersema and S.J. Van Weelden (May), 55
Study in green, A, R. Billing and A. Willis (Sept), 52
Tuning our instruments, J. Blanchet and R.E. Perry (Apr), 59
What's going on (Mar), 62; (Oct), 50

Taxation department
EDITED BY IAN CROWE
Alice in taxland, I. Crowe (Jun), 32

Downside protection, G. Brookes and B. Vienneau (Feb), 53
Enhancing the exemption, S. Peters (May), 33
Non-taxing tax returns (Mar), 40
Onus issue, The, P. Festeryga (Jul), 34
Package full of miracles? A, D.L. Andrews (Dec), 31
See spot hedge, P.T. Farrelly (Apr), 43
Twenty questions, I. Crowe (Sept), 34
Witholding tax trap, The, J. Grundy and W.M. Smith (Oct), 38

Technology at work department
EDITED BY MICHAEL M. MALAZDREWICZ
Software shake-up, T. Dagenais (Nov), 50

The profession
Apocalypse no! J.M. Sylph (Jan), 24
Lost generation? The, B. Banks (Mar), 34
Matters of interest, C. Callaghan and S. South (May), 19
Of good will and good works, M. Montgomery (Dec), 25
Rites of service, The, B. Banks (Jul), 20
Stress Inc., J. Matthews (Oct), 34

NEWS

Calendar
(Oct) 17, (Nov) 16, (Dec) 15

Crossword
(Oct) 63, (Nov) 79, (Dec) 59

General
AICPA welcomes non-CPAs as section associates (Aug), 10
Ad campaign stresses success (May), 12
Alberta institute hosts Canadian unity dinner (Apr), 12
Auditing? Wow! (Jun), 10
Bank reports win high marks (Nov), 10
Building bridges challenges CAAA (Sept), 11
Business book winner (Jul), 12
CA "free trade" makes progress (Mar), 17
CA logo wins recognition (Aug), 8
CCAF conference emphasizes action (Feb), 15
CEOs must recognize fraud problem (Jul), 12
CIA name change will alleviate confusion (Aug), 10
CICA is on the move, The (Jan), 10
CICA opens new building (Dec), 12
CICA upgrades IDEA (Sept), 13
CIPA president off and running (Nov), 13
CIPA welcomes bankruptcy act (Nov), 13
Competitiveness linked to quality (Apr), 15
Corporate directors liable for environmental problems (Jul), 12
Dialogue moves to CAmagazine (Apr), 9
Dunwoody and BDO Ward Mallette merge (Feb), 15
Going for gold — and pesos (Dec), 10
Handbook, GST on your own computer (Jan), 11
Interest group schedule set (Jun), 11
Laugh a day keeps you in pay, A (Jul), 12
Macro choices at micro conference (Oct), 16
Master's degrees on the rise (Nov), 11
New AG accentuates the positive (Feb), 17
Number three and number 12 merge (Jan), 14
OSC clamps down on income statements (Nov), 9
OSC looks for "stretched" rules (Apr), 18
Power of portables, The (Oct), 16
Reviewing changes to the GST (Nov), 15
Retrospective tax legislation draws fire (Mar), 16
Share your vision (Mar), 16
Should hedge accounting be trimmed? (Jan), 13
Skills training new focus of CICA's In-depth Tax Course (Jul), 11
Task force takes on environment (Nov), 15
Tax help for research claims (Oct), 15
UFE pass rate tops last year's (Feb), 18
UFE syllabus changes enacted (Oct), 12
University of Waterloo hosts auditing symposium (Jan), 11
Who's earning what, where (Dec), 12

In print/Book value
(Jan) 15, (Feb) 21, (Mar) 22, (Apr) 25, (May) 18, (Jun) 14, (Jul) 14, (Aug) 14, (Sept) 16, (Oct) 19, (Nov) 17, (Dec), 16

Letters
(Jan) 4, (Feb) 4, (Mar) 4, (Apr) 4, (May) 4, (Jun) 4, (Jul) 4, (Aug) 4, (Sept) 4, (Oct) 5, (Nov) 5, (Dec) 6

People
About that leather jacket. . . (Dec), 8
Accountancy chair advisers (Nov), 6
Accounting as soap opera (Jun), 7
Advice for small practices (Nov), 6
Advice from a UFE survivor (Jan), 7
Alberta CAs appointed to securities committee (Apr), 8
Alberta FCA receives Lieutenant-Governor's Award (Jan), 8
Award-winning style (Sept), 10
Business Adviser editor targets nonspecialists (Oct), 10
Breaking the mould (Apr), 7
CAs of summer, The, (May), 7
Canada reclaims money from Cuba (Jun), 8
Canadian CA elected president of IAA (Jan), 8
Carol Loughrey to be CICA chair in 1994 (Sept), 6
Charting new ground in the ex-USSR (May), 10
CICA welcomes new VP Operations and CFO (Mar), 8
Concealed clues challenge CAs (Oct), 7
Culver takes SFU honour (Sept), 8
Dirt on Gert, The, (Oct), 6
Do computers increase productivity? Viewpoints (Nov), 7
Doane Raymond Pannell sponsors professor (Mar), 10
Donkey business (Mar), 7
Farlinger receives honorary doctorate (Sept), 7
Financial instruments exposure draft deadline changes (Feb), 14
First Alberta student to win UFE gold (Feb), 11
He's always prepared (Aug), 7
Honour and glory (Feb), 14
Honorary doctorate for Lyman MacInnis (Sept), 8
Is the CA stereotype changing? Viewpoints (Oct), 7
Is the recession behind us? Viewpoints (Dec), 9
Johnny O wins Walter J. (Sept), 10
Knight in CA armour, A, (Dec), 9
Laroche wins Mellor award (Nov), 7
Letter from Moscow (Jul), 9
Lord Mayor of London...and CICA member (Jul), 8
McCorquodale Dundee (Dec), 8
Meritorious service (Sept), 7
More FCAs for 1992 (Aug), 8
New FCAs for 1992 (Apr), 9
New standard-setting chairs (Oct), 11
New writer of "Economic Outlook" (Mar), 9
Playing with a full deck (Feb), 9
Practical guide to IT, A (Nov), 6
Research award winners (May), 10
Someone's watching the GST (Oct), 10
UFE — top candidates (Feb), 12
Winspear wins arts award (Dec), 9
Wilson bids IIA farewell (May), 10
Woman's place is on the board, A (Jul), 8
Zimmerman recognized as outstanding graduate (Sept), 6

Special events
Accounting among the kiwis (Feb), 20
Accounting courses in resort settings (Jun), 13
All you ever wanted to know about bankruptcy (Apr), 23
CAAA hosts environment conference (Sept), 16
CICA to host small business forum (Jul), 14
Concordia tackles environment questions (Sept), 16
Dallas to host oil and gas conference (Jan), 14
Decision-making seminar (Jan), 14
EDI courses scheduled for Toronto (Aug), 13
Entrepreneurs, it's time to think green (Feb), 20
ESOPs: The third way (Jul), 14
Florida to host AICPA conferences (Aug), 13
In the controller's seat (May), 17
IIA conference to be held in valley of the sun (Mar), 20
Insolvency conference rescheduled (Mar), 20
Keeping an eye on EDI (May), 17
Mexican congress first of its kind (Aug), 13
Montreal symposium to discuss training (Sept), 16
National business show adds environment (Feb), 20
New guidelines from ASB (Mar), 11
Ottawa hosts commodity tax symposium (Aug), 13
Real estate appraisal — from the ground up (Apr), 23
San Francisco to host AAME conference (Feb), 20
Saskatoon to host financial planners' conference (Apr), 24
Securities conference set for June (May), 17
Take that, Michael Porter (Mar), 20
This way to the beach, women (May), 17
Toronto to host IIA seminars (Jun), 13
World congress to meet in Washington (Mar), 22
World congress update (Jun), 13

Standards
FASB issues discussion memorandum on financial instruments (Mar), 14
FASB issues statement on income tax (May), 12
Handbook guidance on internal control gets revamped (Mar), 11
More deliberations from EIC (Dec), 14
More views from EIC (Jan), 9
New guideline from ASB (Mar), 11
Notice from EIC (Jul), 11
Panel looks to continent-wide standards (Dec), 14
Rules introduced for second opinions (May), 11
Studies & Standards update (Mar) 11, (Jul) 10
Three from EIC (Apr), 9
US survey shows opposition to fair market value accounting (Dec), 15

INDEX OF CONTRIBUTORS

Amernic, J. Store wars (Dec), 20

Anderson, R., Accounting with a conscience (Feb), 62

Andrews, D.L., A package full of miracles? (Dec), 31

Antoniak, J., Doug Lewis, Celebrity CA (Jun), 16
Rhys Eyton, Celebrity CA (Mar), 24

Baker, H., Demystifying the Emerging Issues Committee (Oct), 55

Banks, B., Auditing? Wow! (Jun), 10
Francis Winspear, Celebrity CA (Sept), 18
Norm Francis, Celebrity CA (Aug), 16
The CAs of summer (May), 7
The lost generation? (Mar), 34
The rites of service (Jul), 20
Three days in the emergency ward (Feb), 30
Who pays? (Sept), 22

Beechy T.H. (and B.J. Zimmerman), Costs and the collective good (Nov), 44

Bell, D., Beyond Club Med (Oct), 28

Bellavance, C., Gilles Labbé, Celebrity CA (Jul), 16
Laurent Beaudoin, Celebrity CA (Nov), 18
Rémi Marcoux, Celebrity CA (Jan), 20
Paradis found (Oct), 20

Billing, R. (and A. Willis), A study in green (Sept), 52

Blanchet, J. (and R.E. Perry), Tuning our instruments (Apr), 59

Blanchette, R. (and C. Montamat), Nonprofits get their audit (Dec), 46

Blue, I. (P. Meneguzzi, and S.R. Cole), Creature from the green lagoon (Jul), 42
One step ahead of the law (Sept), 46

Boersema, J.M. (and S.J. Van Weelden), A segmented picture (May), 55

Boland, L.A. (and I.M. Gordon), Practice in a positive light (Jul), 37

Brennan, B.A., Mind over matter (Jun), 20

Brookes, G. (and B. Vienneau), Downside protection (Feb), 53

Brown, D.A., So far, so good (Apr), 56

Callaghan, C. (and S. South), Matters of interest (May), 19

Carroll, J.A., Online intelligence (Aug), 26

Cockburn, D.J., At home on the range (May), 38
GAAP vs. AADBA (Jan), 35
An issue of attestation (Nov), 36
Servant of three masters (Sept), 37

Cole, S.R., No agreement, no sale (Apr), 57

(with I. Blue and P. Meneguzzi), Creature from the green lagoon (Jul), 42
One step ahead of the law (Sept), 46

Collins, K., Training the trustee (Feb), 27

Côté, M., Back in business, still no respect (Mar), 18
Canadian roulette (May), 14
Fear of forecasting (Oct), 64
Free trade free-for-all (Jun), 12
Grading John Crow (Sept), 14
How does our garden grow? (Dec), 60
Living the good life (Apr), 22
The world at out doorstep (Jul), 13
Till debt do us part (Nov), 80
What we can learn from Japan (Aug), 10

Crowe, I., Alice in taxland (Jun), 32
Twenty questions (Sept), 34

Dagenais, T., Software shake-up (Nov), 50

DeLottinville, P., The mouse that roared (Aug), 20

Denman, J.H., From committee to board (Feb), 66

Duplessis, D. (and B. Trenholm), What constitutes reasonable care? (Dec), 41

Ellingson, L., Are you listening? (Nov), 41

Farkas, P.P., The debtor's dictionary (Feb), 42
Heroes without a clause (Jun), 41

Farrelly, P.T., See spot hedge (Apr), 43

Fera, N.M., When the mortgage debtor defaults (Dec), 34

Festeryga, P., The onus issue (Jul), 34

Fincham, K., We've come a long way (Sept), 3

Flatt, J.G., Intelligent cost-cutting (Nov), 22

Fraser, G., Constitutional cocktail (Apr), 26

Gascoyne, R.J.N., CAATs it if you can (Jun), 38

Geofreda, F., New AG accentuates the positive (Feb), 17

Gordon, I.M. (and L.A. Boland), Practice in a positive light (Jul), 37

Gunning, K., Accounting for Canada (Apr), 38
Required reading (Nov), 38

Grundy, J. (and W.M. Smith), The witholding tax trap (Oct), 38

Halperin, S.H., Levelling the playing field (Jan), 37

Harris, R.M., When the going gets tough (Feb), 40

Held, P., A critical decision (Apr), 3

Henfrey, D., Insolvency and the CIA (Feb), 26

Hilborn, C., Peter Godsoe, Celebrity CA (Dec), 16

Hunt, C., Finding the right match (May), 51

Jackson, J., Brave new reporting (Mar), 56

Johnston, R.R., A new grip on internal control (Apr), 63
Delivering the goods on opinion shopping (Jul), 48

Jones, M., The loan arrangers (Jun), 43

Keenan, J., Adding value to VFM audits (Nov), 53

Kerr, R.J., Shut up and listen (Jan), 48

Legault, J., Business plans you can take to the bank (Nov), 28

Lipman, G., East side story (Jan), 30

Little, D.M., Whose software is it, anyway? (Feb), 59

Luscombe, N., A chink in our armour? (Nov), 3
Alberta institute hosts Canadian unity dinner (Apr), 12
Better by design (Oct), 3
Education: On the path to unity (Jul), 3
Franchising: Gold mine or minefield? (Mar), 3
From hangover to harmony (Dec), 3
Going for gold — and pesos (Dec), 10
Look up from the ledger (Feb), 3
Messy housekeeping (Jun), 3
Points of pride (Jan), 3
Preserving public confidence (Aug), 3
Value added without size (May), 3

Malazdrewicz, M.A., En route to online filing (Oct), 44
Great expectations (Dec), 44
Hidden treasures (Aug), 32

Matheson, J.A., Topping up your pension plan (Sept), 49

Matthews, J., Stress Inc. (Oct), 34

McCallum, J.S., Who's calling the shots? (Jun), 26

McConomy, B.J. (and A.J. Richardson), Three styles of rule (May), 40

McLaughlin, P., McCorquodale Dundee (Dec), 8

Meneguzzi, P. (with I. Blue and S.R. Cole), Creature from the green lagoon (Jul), 42
One step ahead of the law (Sept), 46

Montamat, C. (and R. Blanchette), Nonprofits get their audit (Dec), 46

Montgomery, M., A woman's place is on the board (Jul), 7
Accounting as soap opera (Jun), 7
Advice from a UFE survivor (Jan), 7
Breaking the mould (Apr), 7
Donkey business (Mar), 7
He's always prepared (Aug), 7
Lord Mayor of London . . . and CICA member (Jul), 8
Of good will and good works (Dec), 25
Playing with a full deck (Feb), 9

Morawetz, G., The legislative legacy (Feb), 24

Morrison Tullo, L., Tracking your IT investment (Aug), 44

Moskowitz, F. and R., Parental guidance (May), 45

Munro, R.D., Cheap tricks (Aug), 40

Murphy, G.J., Light, liberty and learning (Jan), 43

Nordal, C., Health care takes a checkup (Dec), 38

Paskell-Mede, M., How many hats can you have? (Oct), 47
Power to the oppressed (Aug), 50
Whose loss is it? (Jun), 34

Perry, R.E. (and J. Blanchet), Tuning our instruments (Apr), 59

Peters, S., Enhancing the exemption (May), 33

Pettigrew, P.S., Terms of endearment (Apr), 32

Phillips, R. (with L. Racette and R.M. Wise), ESOPs change the rules (Sept), 28

Piette, J., Hot-potato cleanup (Feb), 56

Prosterman, P., Who sets the standard? (Apr), 46

Rabinovitch, I., A hardware primer (Aug), 36

Racette, L. (with P. Phillips and R.M. Wise), ESOPs change the rules (Sept), 28

Richardson, A.J. (and B.J. McConomy), Three styles of rule (May), 40

Roy, J. P. (and G.D. Trites), Dispelling the storybook myth (Jan), 55

Scott, T.W., Costing the gold watch (Sept), 39

Selley, D., Tools for the absence of rules (May), 48

Sharwood, G.R., Other people's money (Jul), 30

Sheehy, D., Paper jam (Aug), 57

Silver, M., Let's go to the movies (Jul), 45

Simons, R.L., The strategy of control (Mar), 44

Smith, W.M. (and J. Grundy), The witholding tax trap (Oct), 38

South, S., Foreign immersion (Mar), 28

(and C. Callaghan), Matters of interest (May), 19

Stanleigh, M., Accounting for quality (Oct), 40

Sylph, J.M., Apocalypse no! (Jan), 24

Tenenbaum, E., Letter from Moscow (Jul), 9

Thompson, T., Rhetoric and reality (Aug), 54

Trenholm, B. (and D. Duplessis), What constitutes reasonable care? (Dec), 41

Trites, D. (and J.P. Roy), Dispelling the storybook myth (Jan), 55

Tyers, P.S., Use your home to stay at home (Mar), 59

Van Weelden, S.J. (and J.M. Boersema), A segmented picture (May), 55

Vienneau, B. (and G. Brookes), Downside protection (Feb), 53

Wendell, J.P., A question of credibility (Mar), 53

Willis, A. (and R. Billing), A study in green (Sept), 52

Wise, R.M. (with L. Racette and P. Phillips), ESOPs change the rules (Sept), 28

Zeidenberg, J., Back from the brink (Feb), 48

Zimmerman, B.J. (and T. H. Beechy), Costs and the collective good (Nov), 44